

**Fill in this information to identify the case:**

Debtor 1 Frances Relyea

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 19-41190

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association as T  
Name of creditor: trustee of the Tiki Series III Trust

Court claim no. (if known): 7

Last 4 digits of any number you use to  
identify the debtor's account:

4 2 7 1

**Date of payment change:**

Must be at least 21 days after date  
of this notice

06/01/2020

**New total payment:**

\$ 848.90

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 201.32

New escrow payment: \$ 205.83

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Frances Relyea  
First Name Middle Name Last Name

Case number (if known) 19-41190

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons  
Signature

Dat 4/27/2020

Print: Molly Slutsky Simons  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180  
Number Street

Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501  
For Inquiries: (800) 603-0836  
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: April 10, 2020

FRANCES RELYEA  
9413 WESTWIND DR UNIT 42  
LIVONIA MI 48150

Loan:

Property Address:  
9413 WESTWIND DRIVE UNIT 42  
LIVONIA, MI 48150

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Apr 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Jun 01, 2020:
Principal & Interest Pmt:		643.07	643.07
Escrow Payment:		201.32	205.83
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$844.39	\$848.90

Escrow Balance Calculation		
Due Date:		Mar 01, 2020
Escrow Balance:		(127.19)
Anticipated Pmts to Escrow:		603.96
Anticipated Pmts from Escrow (-):		0.00
Anticipated Escrow Balance:		\$476.77

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,006.57	(4,488.30)
Apr 2019	201.32			*		1,207.89	(4,488.30)
May 2019	201.32			*		1,409.21	(4,488.30)
Jun 2019	201.32	231.61		*		1,610.53	(4,256.69)
Jul 2019	201.32	231.61		*		1,811.85	(4,025.08)
Aug 2019	201.32	463.22		*		2,013.17	(3,561.86)
Aug 2019				1,336.22	* City/Town Tax	2,013.17	(4,898.08)
Sep 2019	201.32	463.22	1,276.21		* City/Town Tax	938.28	(4,434.86)
Oct 2019	201.32	463.22		*		1,139.60	(3,971.64)
Oct 2019		4,213.96			* Escrow Only Payment	1,139.60	242.32
Oct 2019				242.32	* Escrow Disbursement	1,139.60	0.00
Nov 2019	201.32			*		1,340.92	0.00
Dec 2019	201.32	603.96	1,139.60	1,133.79	* City/Town Tax	402.64	(529.83)
Jan 2020	201.32			*		603.96	(529.83)
Feb 2020	201.32			*		805.28	(529.83)
Mar 2020	201.32	201.32				1,006.60	(328.51)
Apr 2020		201.32		*		1,006.60	(127.19)
					Anticipated Transactions	1,006.60	(127.19)
Apr 2020		402.64					275.45
May 2020		201.32					476.77
	\$2,415.84	\$7,677.40	\$2,415.81	\$2,712.33			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 2,415.81. Under Federal law, your lowest monthly balance should not have exceeded 402.64 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: April 10, 2020

FRANCES RELYEA

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	476.77	1,440.87
Jun 2020	205.83			682.60	1,646.70
Jul 2020	205.83			888.43	1,852.53
Aug 2020	205.83			1,094.26	2,058.36
Sep 2020	205.83	1,336.22	City/Town Tax	(36.13)	927.97
Oct 2020	205.83			169.70	1,133.80
Nov 2020	205.83			375.53	1,339.63
Dec 2020	205.83	1,133.79	City/Town Tax	(552.43)	411.67
Jan 2021	205.83			(346.60)	617.50
Feb 2021	205.83			(140.77)	823.33
Mar 2021	205.83			65.06	1,029.16
Apr 2021	205.83			270.89	1,234.99
May 2021	205.83			476.72	1,440.82
	<u>\$2,469.96</u>	<u>\$2,470.01</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 411.67. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 411.67 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 476.77. Your starting balance (escrow balance required) according to this analysis should be \$1,440.87. This means you have a shortage of 964.10. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,470.01. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	205.83
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$205.83</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
DETROIT DIVISION**

In Re:

Case No. 19-41190-mar

Frances Relyea

Chapter 13

Debtor.

Judge Mark A. Randon

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**PROOF OF SERVICE**

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The undersigned does hereby certify that a copy of the Notice of Mortgage Payment Change has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on April 27, 2020 to the following:

Frances Relyea, Debtor  
9413 Westwind Dr.  
Livonia, MI 48150

James P. Frego, II, Debtor's Counsel  
fregolaw@aol.com

Krispen S. Carroll, Trustee  
notice@det13ksc.com

United States Trustee's Office  
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)  
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Loveland, OH 45140  
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Attorney for Creditor